

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

In re: ROYAL, CATHERINE M

§ Case No. 11-21169

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Debtor(s)

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 13 of the United States Bankruptcy Code was filed on July 15, 2011. The case was converted to one under Chapter 7 on February 07, 2013. The undersigned trustee was appointed on February 07, 2013.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 5,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>525.00</u>
Bank service fees	<u>10.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	<u>\$ 4,465.00</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 07/11/2013 and the deadline for filing governmental claims was 01/11/2012. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,250.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,250.00, for a total compensation of \$1,250.00.<sup>2</sup>In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$338.14, for total expenses of \$338.14.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/16/2013 By: /s/David A. Rosenberg, Trustee

Trustee, Bar No.: 10738

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 11-21169

Trustee: (480023) David A. Rosenberg, Trustee

Case Name: ROYAL, CATHERINE M

Filed (f) or Converted (c): 02/07/13 (c)

§341(a) Meeting Date: 03/11/13

Period Ending: 12/16/13

Claims Bar Date: 07/11/13

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Residence 2433 Cosmic Ray Pl, Henderson, NV 8904 Order authorizing employment of real estate agent for estate entered 4/18/2013 [Doc 96] Motion to sell filed 7/16/2013 [Doc 100] Amended motion to sell filed 7/26/2013 [Doc 106] Opposition filed 8/15/2013 [Doc 110]	197,100.00	0.00		5,000.00	FA
2	Cash on hand No value to estate	10.00	10.00		0.00	FA
3	Checking and savings account with Wells Fargo No value to estate	0.00	0.00		0.00	FA
4	Checking and savings account with Wells Fargo No value to estate	50.51	0.00		0.00	FA
5	Checking account with USSA No value to estate	134.74	0.00		0.00	FA
6	Household goods No value to estate	2,500.00	0.00		0.00	FA
7	Clothing No value to estate	250.00	0.00		0.00	FA
8	401(K) No value to estate	80,000.00	0.00		0.00	FA
9	2011 tax refund No value to estate	1,000.00	0.00		0.00	FA
10	EIC No value to estate	0.00	0.00		0.00	FA
11	2009 Mercury Milan Retain/current No value to estate	13,800.00	0.00		0.00	FA
11	<b>Assets Totals</b> (Excluding unknown values)	<b>\$294,845.25</b>	<b>\$10.00</b>		<b>\$5,000.00</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

Approval of TFR by USTO

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 11-21169

Trustee: (480023) David A. Rosenberg, Trustee

Case Name: ROYAL, CATHERINE M

Filed (f) or Converted (c): 02/07/13 (c)

§341(a) Meeting Date: 03/11/13

Period Ending: 12/16/13

Claims Bar Date: 07/11/13

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Initial Projected Date Of Final Report (TFR): March 15, 2015

Current Projected Date Of Final Report (TFR): December 16, 2013 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 11-21169  
**Case Name:** ROYAL, CATHERINE M

**Trustee:** David A. Rosenberg, Trustee (480023)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*976866 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*0650  
**Period Ending:** 12/16/13

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
11/22/13	{1}	Wishing Well Property Investments LLC	Proceeds from sale of real property subject to liens	1110-000	5,000.00		5,000.00
11/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,990.00
12/05/13	101	David A. Rosenberg, Trustee	Claim allowed per Court Order entered November 21, 2013 [Doc 113] Voided on 12/06/13	2100-000		2,500.00	2,490.00
12/05/13	102	SIOBHAN MCGILL	Claim allowed per Court Order entered November 21, 2013 [Doc 113]	3520-000		525.00	1,965.00
12/06/13	101	David A. Rosenberg, Trustee	Claim allowed per Court Order entered November 21, 2013 [Doc 113] Voided: check issued on 12/05/13	2100-000		-2,500.00	4,465.00

<b>ACCOUNT TOTALS</b>	<b>5,000.00</b>	<b>535.00</b>	<b>\$4,465.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>5,000.00</b>	<b>535.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$5,000.00</b>	<b>\$535.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 11-21169  
**Case Name:** ROYAL, CATHERINE M

**Trustee:** David A. Rosenberg, Trustee (480023)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*976867 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*0650  
**Period Ending:** 12/16/13

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
Checking # ****976866	5,000.00	535.00	4,465.00
Checking # ****976867	0.00	0.00	0.00
	<b>\$5,000.00</b>	<b>\$535.00</b>	<b>\$4,465.00</b>

# **EXHIBIT C** **ANALYSIS OF CLAIMS REGISTER**

**Claims Bar Date:** July 11, 2013

**Case Number:** 11-21169

**Page:** 1

**Date:** December 16, 2013

**Debtor Name:** ROYAL, CATHERINE M

**Time:** 04:19:08 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	David A. Rosenberg, Trustee 5030 Paradise Rd. STE 215B Las Vegas, NV 89119	Admin Ch. 7		\$1,250.00	\$0.00	1,250.00
200	David A. Rosenberg, Trustee 5030 Paradise Rd. STE 215B Las Vegas, NV 89119	Admin Ch. 7		\$338.14	\$0.00	338.14
SM 200	SIOBHAN MCGILL	Admin Ch. 7	Claim allowed per Court Order entered November 21, 2013 [Doc 113] 2433 Cosmic Ray Place	\$525.00	\$525.00	0.00
1-2 100	FORD MOTOR CREDIT COMPANY LLC DEPT 55953 P O BOX 55000 DETROIT, MI 48255-0953	Secured	Secured claim not entitled to any dividend pursuant to the distribution provisions of the Bankruptcy Code, Section 726(a)	\$0.00	\$0.00	0.00
2 100	WELLS FARGO HOME MORTGAGE ATTN: BANKRUPTCY DEPT, MAC ID X7801-014 FORT MILL, SC 29715	Secured	Secured claim not entitled to any dividend pursuant to the distribution provisions of the Bankruptcy Code, Section 726(a)	\$0.00	\$0.00	0.00
4 100	BANK OF AMERICA, N.A. ET AL BK DEPT - MAIL STOP: CA6-919-01-23 400 NATIONAL WAY SIMI VALLEY, CA 93065	Secured	Secured claim not entitled to any dividend pursuant to the distribution provisions of the Bankruptcy Code, Section 726(a)	\$0.00	\$0.00	0.00
6S 100	HSBC BANK NEVADA, N.A. BASS & ASSOCIATES, P.C. 3936 E. FT. LOWELL RD., SUITE 200 TUCSON, AZ 85712	Secured	Secured claim not entitled to any dividend pursuant to the distribution provisions of the Bankruptcy Code, Section 726(a)	\$0.00	\$0.00	0.00
3 610	CHASE BANK USA, N.A. PO BOX 15145 WILMINGTON, DE 19850-5145	Unsecured		\$3,737.04	\$0.00	3,737.04
5 610	PHARIA L.L.C. C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured		\$3,140.93	\$0.00	3,140.93
6U 610	HSBC BANK NEVADA, N.A. BASS & ASSOCIATES, P.C. 3936 E. FT. LOWELL RD., SUITE 200 TUCSON, AZ 85712	Unsecured		\$358.16	\$0.00	358.16
<< Totals >>				9,349.27	525.00	8,824.27

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 11-21169

Case Name: ROYAL, CATHERINE M

Trustee Name: David A. Rosenberg, Trustee

**Balance on hand:** \$ 4,465.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1 -2	FORD MOTOR CREDIT COMPANY LLC	9,481.15	0.00	0.00	0.00
2	WELLS FARGO HOME MORTGAGE	270,751.39	0.00	0.00	0.00
4	BANK OF AMERICA, N.A. ET AL	31,006.88	0.00	0.00	0.00
6S	HSBC BANK NEVADA, N.A.	1,279.98	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 4,465.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - David A. Rosenberg, Trustee	1,250.00	0.00	1,250.00
Trustee, Expenses - David A. Rosenberg, Trustee	338.14	0.00	338.14
Other Expenses: SIOBHAN MCGILL	525.00	525.00	0.00

Total to be paid for chapter 7 administration expenses: \$ 1,588.14Remaining balance: \$ 2,876.86

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 2,876.86



In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 2,876.86

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 7,236.13 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 39.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	CHASE BANK USA, N.A.	3,737.04	0.00	1,485.73
5	PHARIA L.L.C.	3,140.93	0.00	1,248.74
6U	HSBC BANK NEVADA, N.A.	358.16	0.00	142.39

Total to be paid for timely general unsecured claims: \$ 2,876.86

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00